

**STATE OF GEORGIA
COUNTY OF FULTON
CITY OF SOUTH FULTON**

RESOLUTION NO. 2017-040

**A RESOLUTION AUTHORIZING THE CITY TO APPLY TO OBTAIN
GENERAL LIABILITY INSURANCE COVERAGE THROUGH THE GEORGIA
MUNICIPAL ASSOCIATION**

WHEREAS, the City of South Fulton ("City") is a municipal corporation duly organized and existing under the laws of the State of Georgia;

WHEREAS, pursuant to Act 421 of the 2016 session of the Georgia General Assembly (the "City Charter"), the City of South Fulton incorporated on May 1, 2017;

WHEREAS, the City employs and intends to continue to employ persons to assist with City functions;

WHEREAS, the City is authorized under City Charter Section 1.12(b)(7) to enter into contracts and agreements with other governments and entities and with private persons, firms, and corporations;

WHEREAS, Article 9, Section 3, Paragraph 1 of the Constitution of Georgia authorizes municipalities and other political subdivisions to contract with each other for activities which the contracting parties are authorized by law to undertake; and,

WHEREAS, Chapter 85 of Title 36 of the Official Code of Georgia Annotated authorizes public entities to execute intergovernmental contracts to form and become members of an interlocal risk management agency for the purpose of sharing liability, motor vehicle and property damage risks in whole or in part with those of other public entities; and,

WHEREAS, municipalities within Georgia have found it increasingly difficult to obtain commercial insurance protection, and have found the costs of such protection often exceeds the ability of a public entity to pay; and,

WHEREAS, public entities in Georgia need a stable method for managing their risks to avoid the unpredictable and cyclical nature of the commercial insurance market; and,

WHEREAS, many Georgia public entities do not have sufficient resources to self-insure their risks on an individual basis; and,

WHEREAS, the Georgia Municipal Association has studied the possibility of creating an intergovernmental risk management agency so that Georgia public entities may self-insure their risks and has concluded that such an agency is economically feasible; and,

WHEREAS, the City of South Fulton is desirous of becoming a Member of the Georgia Interlocal Risk Management Agency (hereafter GIRMA), an interlocal risk management agency formed pursuant to Chapter 85 of Title 36 of the Official Code of Georgia Annotated; and,

WHEREAS, the governing authority of the City of South Fulton has reviewed the intergovernmental contract and the bylaws of GIRMA and finds that the goals of GIRMA and the obligations imposed upon this public entity are in accordance with the philosophy and public policy objectives of this community; and;

WHEREAS, the governing authority of the Public the City of South Fulton finds that it is in the best interest of its citizens to become a member of GIRMA,

BE IT HEREBY RESOLVED by the Mayor and City Council as follows:

- Section 1: The City Council authorizes the Mayor to execute, on behalf of the City of South Fulton, a contract to become a Member of GIRMA and any other documents necessary to effectuate this purpose. A copy of the contract and bylaws of GIRMA are attached to and made part of this resolution as Appendix 1.
- Section 2: The powers of GIRMA, unless the contract and bylaws are amended, shall be limited to those contained in the documents attached as Appendix 1, those authorized by Chapter 85 of Title 36 of the Official Code of Georgia Annotated and the rules and regulations of the Insurance Commissioner of the State of Georgia.
- Section 3: The commencement of operations and the continuing operations of GIRMA and the obligation of the City to fully participate in such operations shall be effectuated in accordance with the contract and bylaws.
- Section 4: The Mayor is designated as the City's representative to GIRMA. The City may change its representative by informing GIRMA of the change in writing.
- Section 5: This resolution shall be effective upon its passage and approval.

THIS RESOLUTION adopted this 22nd day of August 2017. CITY OF SOUTH FULTON, GEORGIA



WILLIAM "BILL" EDWARDS, MAYOR

ATTEST:



MARK MASSEY, CITY CLERK



APPROVED AS TO FORM:



JOSH BELINFANTE, INTERIM CITY ATTORNEY

Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

RENEWAL TERMS FOR 2017-2018

CITY OF SOUTH FULTON

PSO10

5440 Fulton Industrial Blvd

Atlanta, GA 30336

Coverage Period:

May-01-2017 to May-01-2018

Presented by:



201 Prior Street

Atlanta, GA 30303

Quote Date:

8/3/2017

Administered by:

Willis Insurance Services of Georgia

Concourse Corporate Center Five, 18th Floor

Atlanta, GA 30328

800.332.1383

Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2017-2018

CITY OF SOUTH FULTON

General Liability and Law Enforcement Liability	Limit of Liability
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Products / Completed Operations	\$1,000,000
Failure to Supply Utilities	\$1,000,000
Fire Legal Liability	\$1,000,000
Law Enforcement Liability	\$1,000,000
General Aggregate	Unlimited
Products / Completed Ops Aggregate	\$5,000,000
Failure to Supply Utilities Aggregate	\$5,000,000
Medical Payments	Excluded
Form	Occurrence
General Liability Deductible	\$1,000
Law Enforcement Liability Deductible	\$10,000
Employee Benefits Liability	\$1,000,000
Employee Benefits Aggregate	\$5,000,000
Form	Occurrence
Deductible	\$1,000

Coverage Features:

- No premium Audits
- Defense Costs Outside the Limit
- Special Events Liability
- Athletic Participants Liability
- Fireworks Display Liability
- Cemetery Professional Liability
- Limited Pollution Liability
- Non-Owned Aircraft
- Non-Owned Watercraft
- Host Liquor Liability
- Worldwide Territory
- Garage Liability
- Garage Keepers Liability
- Personal Injury Liability
- Authorized Moonlighting by Police Officers
- Jail Cell Operations
- Police Animal Liability
- Assault and Battery
- Inmate Medical Coverage
- Sexual Abuse Coverage

Disclaimer:

These terms are not to be construed as an exact or complete analysis of the coverage agreement, nor as a legal evidence of coverage. The provisions of the actual coverage document will prevail.

Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2017-2018

CITY OF SOUTH FULTON

Public Officials / Errors & Omissions Liability	Limit of Liability
Each Wrongful Act or Occurrence	\$1,000,000
Aggregate Limit	\$5,000,000
Form	Occurrence
Deductible	\$10,000

Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limits
- Pay on Behalf Basis
- Personal Injury – to include:
 - Mental Anguish
 - Shock
 - Humiliation
- Employment Practices Liability – including coverage for:
 - Libel
 - Slander
 - Defamation
 - Sexual Harassment
 - Sexual Abuse
- Americans with Disabilities Act (ADA)
- Zoning Claims Seeking Monetary Demands
- Civil Rights Violations
- Services Performed Under a Mutual Aid Agreement

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2017-2018

CITY OF SOUTH FULTON

Automobile Liability	Limit of Liability
Combined Single Occurrence Limit	\$1,000,000
Uninsured Motorists Liability	\$0
Hired & Non-Owned Liability	\$1,000,000
Medical Payments	Excluded
Deductible	\$1,000
Uninsured Motorist Deductible	

Automobile Physical Damage	Limit of Liability
Limit	Actual Cash Value
Hired Physical Damage	Included
Vehicles Covered	Per Schedule
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Hired Physical Damage Deductible	\$1,000

Coverage Features:

- Automatic Coverage for Vehicles up to \$100,000 in value
- Automatic Liability Coverage for new vehicles
- Deductible Per Occurrence

Crime / Fidelity	Limit of Liability
Blanket Employee Dishonesty	\$500,000
Forgery or Alteration	\$500,000
Computer Crime	\$500,000
Money and Securities	\$500,000
Deductible	\$1,000

Coverage Features:

- Faithful Performance Included
- Includes all local and state required bonds

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2017-2018

CITY OF SOUTH FULTON

Property	Limit of Liability
Total Insured Values	\$50,000
Blanket Building & Contents	\$50,000
Mobile Equipment	\$0
Computers("EDP")	Included
Flood Limit – Including Zones A and V	\$50,000
Earthquake Limit	\$50,000
Coinsurance Provision	None
Locations Covered	Per Schedule
Valuation – Building & Contents	Replacement Cost
Valuation – Mobile Equipment	Actual Cash Value
Deductible – Buildings & Contents (All Perils)	\$1,000
Deductible – Mobile Equipment	\$1,000
Automatic Coverage Extensions:	
Business Interruption	\$500,000
Extra Expense	\$500,000
Computers ("EDP")	\$500,000
Builders Risk	\$500,000
Property in Transit	\$500,000
Valuable Papers	\$500,000
Equipment Breakdown	Limit of Liability
Limit Per Occurrence	\$50,000
Ordinance or Law Limit	\$50,000
Hazardous Substance	\$250,000
Deductible	\$1,000
Automatic Coverage Extensions	
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$10,000,000
Service Interruption	\$50,000
Spoilage / Consequential Damage	\$10,000,000
Water Damage	\$1,000,000

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2017-2018

CITY OF SOUTH FULTON

Police Animal Mortality Coverage	Limit of Liability
Scheduled Limit	N/A
Deductible	Nil

Risk Management Services

<u>Type of Service</u>	<u>Annual Contribution</u>
Loss Control & Safety Training	
On Site Visitation	Included
Awareness Training	Included
Awareness Through Safety Bulletins	Included
Automobile Drivers Training	Included
Access to Safety Videos	Included
Safety Grant	
Based on a Contribution Volume and up to \$10,000	Included
Subject to Approval & Requirements	
Employment Practices Help Line	
Legal Advice	Included
Property Appraisals	
Building Valuations	Included
Content and Historical Valuations	Included

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2017-2018

CITY OF SOUTH FULTON

Contribution Summary

<u>Line of Coverage</u>	<u>Annual Contribution</u>
General Liability	\$92,915
Law Enforcement Liability – Before Credit	\$0
<i>Law Enforcement Initiative Credit Amount</i>	\$0
Law Enforcement Liability – After Credit	\$0
Public Officials Liability	\$27,471
Automobile Liability	\$5,628
Automobile Physical Damage	\$3,354
Property – Buildings & Contents	\$65
Mobile Equipment	\$0
Police Animal Mortality	\$0
Crime / Fidelity	\$1,179
Boiler & Machinery	\$325
Uninsured Motorist	\$0
Sub Total	\$130,937
Less Renewal Credit	
Total	\$130,937

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